

# Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in the Year 2010

## Summary

|                              | <u>Complaint<br/>Count</u> |
|------------------------------|----------------------------|
| HMO Complaints               | 354                        |
| Insurance Company Complaints | <u>7,577</u>               |
|                              | 7,931                      |
| Not Categorized Complaints   | <u>1,937</u>               |
| <b>Total Complaints:</b>     | <b>9,868</b>               |

## Complaints by Line of Coverage

| <u>Coverage</u>                | <u>Complaint<br/>Count</u> | <u>Percentage</u> |
|--------------------------------|----------------------------|-------------------|
| Auto                           | 2,220                      | 22%               |
| Homeowners                     | 1,184                      | 12%               |
| Individual Life                | 619                        | 6%                |
| Individual Accident & Health   | 776                        | 8%                |
| Group Accident & Health        | 2,353                      | 24%               |
| HMOs                           | 354                        | 4%                |
| Group Credit Accident & Health | 5                          | <1%               |
| Individual Annuity             | 82                         | 1%                |
| All Other Coverages            | 338                        | 3%                |
| Not Categorized                | 1,937                      | 20%               |
| <b>Total:</b>                  | <b>9,868</b>               | <b>100%</b>       |

## Major Reasons for Complaints

| <u>Reasons</u>       | <u>Insurance Companies</u> |             | <u>HMOs</u> |             |
|----------------------|----------------------------|-------------|-------------|-------------|
| Underwriting         | 1,199                      | 16%         | 20          | 6%          |
| Marketing & Sales    | 195                        | 3%          | 2           | 1%          |
| Claims Handling      | 5,605                      | 74%         | 319         | 90%         |
| Policyholder Service | 578                        | 8%          | 13          | 4%          |
| <b>Total:</b>        | <b>7,577</b>               | <b>100%</b> | <b>354</b>  | <b>100%</b> |

## Distribution of Complaints by Zip Code

|                            | <u>Insurance Companies</u> |             | <u>HMOs</u> |             |
|----------------------------|----------------------------|-------------|-------------|-------------|
| Suburban Chicago (600-605) | 3,212                      | 42%         | 182         | 51%         |
| Chicago (606)              | 1,456                      | 19%         | 60          | 17%         |
| Downstate (607-629)        | 2,010                      | 27%         | 86          | 24%         |
| Outside Illinois           | 857                        | 11%         | 24          | 7%          |
| No Zip code Provided       | 42                         | 1%          | 2           | 1%          |
| <b>Total:</b>              | <b>7,577</b>               | <b>100%</b> | <b>354</b>  | <b>100%</b> |